



**Future of**  
**FINTECH**  
*Awards 2016*

FT FUTURE OF FINTECH AWARDS 2016 TERMS AND CONDITIONS

**The Competition**

1. The FT Future of Fintech Awards will recognise and reward those companies who are able to demonstrate innovative ideas capable of creating lasting change in the financial services sector, on a global scale (“Competition”).
2. The Competition comprises two categories: the Innovation Award and the Impact Award. The Innovation Award will recognise start-up and small companies offering unique products and/or solutions to the Fintech sector, while the Impact Award will recognise the innovative efforts of larger financial institutions and established businesses (“Categories”).
3. By entering this Competition, companies and the individuals entering on their behalf (“Participants” or “You”) agree to be bound by these terms and conditions and acknowledge that failure to comply with them may result in disqualification.
4. The Competition opens at 12:00pm GMT on 20 June 2016 (“Opening Date”) and will close at midnight GMT on 18 September 2016 GMT (“Closing Date”). Submissions received after the Closing Date will not be considered. No purchase or payment of any fee is necessary to enter.
5. The promoter and administrator of this Competition is The Financial Times Limited, whose registered office address is at Number One Southwark Bridge, London, SE1 9HL, England (“FT”).

**Eligibility**

6. **Innovation Award.** Companies wishing to apply for the Innovation Award must be able to prove that they: (i) were incorporated on or after 1 January 2011; AND (ii) have an annual turnover lower than USD \$3m; and (iii) if a candidate company has received any investment it must be less than USD \$30m in total and not more advanced than series A or B funding.
7. **Impact Award.** Companies wishing to apply for the Impact Award must be able to prove that they: (i) were incorporated on or after 1 Jan 2011 OR (ii) have an annual turnover higher than USD \$30m OR have received funding in excess of USD \$30m OR (iv) have received investment beyond a series B funding round. For the avoidance of doubt, companies need only satisfy one of the above criteria in order to be eligible to apply for the Impact Award.
8. **Restrictions.** Suppliers, advertising and promotional agencies or sponsors of this Competition are prohibited from taking part in this Competition. Employees and immediate family members of employees of FT and its associated companies, suppliers, professional advisers, advertising and

promotional agencies and sponsors, for this Competition or otherwise) are prohibited from taking part in this Competition.

### Entry Requirement

9. **Online Entry Form.** In order to enter Participants must complete the online entry form found at [ft.com/fintech](http://ft.com/fintech). All entries must be submitted in English. There is no limit on the number of entries a single company may submit, however each entry must correspond to a different and distinct Fintech idea, and the Participant must make clear on the entry form to which department and/or team in their company the entry relates. Entries which do not comply may be discarded without notification to the Participant.
10. Participants agree and acknowledge that any and all information they submit to the FT for the purposes of entering this Competition shall (i) not be offensive, defamatory or otherwise unlawful; and (ii) does not infringe the intellectual property rights or any other rights of any third party.
11. **Personal Data.** Any personal data which may be submitted in an entry will be processed by FT in accordance with the Data Protection Act 1998 and the FT privacy policy, available at <http://help.ft.com/legal/financial-times-privacy-policy>.
12. **Publicity.** FT reserves the right to publish the names of individuals and details of the companies which the FT has shortlisted in each Category, as well as announcing the winners publicly. You hereby grant the FT a perpetual and non-exclusive licence to publish details of your submission and you agree to participate in publicity, where reasonably requested and without any compensation, which may include features in FT Special Reports and other editorial features, the *Financial Times* and FT.com.
13. Except for those sections already identified by FT on the entry form as details which will not be shared externally, if there is any part of your submission which you wish to remain confidential, this should be deemed as such in your submission and/or made clear to FT in writing.

### Judging

14. **Judging Panel.** Each entry will be assessed by a panel of 7 judges ("Judging Panel"). The Judging Panel shall assess each entry on how well their company demonstrates that it implements innovative ideas capable of creating lasting change in the financial services sector, on a global scale. A list of judges is available on FT.com or on request by contacting [fintech-awards@ft.com](mailto:fintech-awards@ft.com).
15. The Judging Panel shall initially shortlist five (5) companies. The shortlist of finalists for each Category will be announced on 31 October 2016.
16. Shortlisted companies shall then be invited to an event intended to take place on 16 November 2016 during which the winners will be announced (the "Awards"). Shortlisted companies shall be responsible for bearing all costs and expenses (including travel and accommodation) in relation to their attendance at the Awards.
17. There is no element of chance in determining the Competition winner. The Judging Panel's decision is final and binding and no correspondence will be entered into.

### General

18. Once chosen, a list of winners is available on request by contacting [fintech-awards@ft.com](mailto:fintech-awards@ft.com).

19. FT reserves the right in its sole discretion to cancel, suspend or amend the Competition, and to exclude any entries which it considers are inappropriate or do not comply with these terms and conditions. False or deceptive entries will render the Participant ineligible for the Competition and such entries will be discarded.
20. FT is not responsible for (i) any incomplete or inaccurate information used in connection with the Competition; or (ii) failures or errors which may occur in the administration of the Competition.
21. FT cannot accept responsibility for or liability arising from Participants taking part in the Competition. To the fullest extent permissible by law, FT excludes liability for all loss, damage or claim arising as a result of the Participant's entry into the Competition.
22. In the event of any conflicts or inconsistencies between these terms and conditions and any other materials, these terms and conditions will take precedence.
23. The Competition is governed by the laws of England and Wales. The Participant acknowledges that it enters the Competition at its own risk and by submitting an entry confirms that it is not prohibited under the laws of its country of residence from entering the Competition. The Competition shall be void where prohibited by law, including where in FT's reasonable opinion we cannot accept an entry due to sanctions laws or any banking restrictions.
24. These terms and conditions shall be governed by and construed in accordance with English law. Disputes arising in connection with this Competition shall be subject to the exclusive jurisdiction of the English courts.